

**UNITED STATES BANKRUPTCY COURT**  
**Middle District of Pennsylvania**

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on July 24, 2008 and was converted to a case under chapter 7 on 6/7/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or electronically through "PACER" (Public Access to Court Electronic Records).

**NOTE:** The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, and trade):

Warren A. Royea Sr.  
1640 Blue Jay Drive  
Dover, PA 17315

Gail M. Royea  
aka Gail M. Moritz  
1640 Blue Jay Drive  
Dover, PA 17315

Case Number:  
1:08-bk-02603-MDF

Last four digits of Social Security No., Individual  
Taxpayer-ID(ITIN) No. or EIN No.:  
xxx-xx-7762  
xxx-xx-9786

Attorney for Debtor(s) (name and address):  
Keith B DeArmond  
DeArmond and Associates  
11 East Market Street, Suite 300  
York, PA 17401  
Telephone number: 717 846-3200

Bankruptcy Trustee (name and address):  
Lawrence V. Young (Trustee)  
CGA Law Firm  
135 North George Street  
York, PA 17401  
Telephone number: 717 848-4900

**Meeting of Creditors:**

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors.

Date: July 14, 2010

Time: 01:30 PM

Location: York County Judicial Center, Hearing Room 1, 4th Floor, 45 North George Street, York, PA 17401

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of Debtor or to Determine Dischargeability of Certain Debts: 9/12/10**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**CREDITORS WITH A FOREIGN ADDRESS**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

U.S. Bankruptcy Court  
Ronald Reagan Federal Building  
PO Box 908  
Harrisburg, PA 17108  
(717) 901-2800

**For the Court:**

Clerk of the Bankruptcy Court:  
Terrence S. Miller

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: June 11, 2010

## EXPLANATIONS

FORM B9A (03/09)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time, and location listed on the front side. <b><i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i></b> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
DoNot file Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <b><i>You therefore should not file a proof of claim at this time.</i></b> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts:	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the " <b>Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts</b> " listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property:	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the " <b>Deadline to Object to Exemptions</b> " listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed through "ECF" (Electronic Case Filing) or with the bankruptcy clerk's office at the address listed on the front side. You may inspect all documents filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office or electronically through "PACER" (Public Access to Court Electronic Records).
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
<b>-- Refer to Other Side for Important Deadlines and Notices --</b>	
<b>RAPID DATA ACCESS:</b> We encourage you to register with our Public Access to Court Electronic Records System ("PACER") by visiting the PACER Home Page at <a href="http://pacer.psc.uscourts.gov">http://pacer.psc.uscourts.gov</a> or by calling <b>1-800-676-6856</b> .	
<b>COPY REQUESTS:</b> To obtain copies of documents, send a written request to the Clerk's Office as listed on this notice.	
<b>IMPORTANT NOTICES TO DEBTOR:</b> Pursuant to Section 727(a)(11) and 1328(g) of the Bankruptcy Code, you are required in most instances to file a certification with the Clerk, of the completion of a <b><u>Personal Instructional Financial Management Course</u></b> . Failure to do so will prevent the issuance of a Discharge. Your case will be closed and you <b>may be</b> required to pay a reopening fee if you later desire to receive a discharge.	
Failure to file other, required documents may result in the dismissal of your case without further notice.	